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Fill in this information to identify you	i	
United States Bankruptcy Court for the: EASTERN DISTRICT OF TEXAS		
Case number (if known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

L	alt I. Identify roursen				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
1.	Your full name				
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Stephen First Name M Middle Name	Kathleen First Name M Middle Name		
		Zimmerman	Zimmerman		
	Bring your picture identification to your meeting	Last Name	Last Name		
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)		
2.	All other names you have used in the last 8	First Name	First Name		
	years Include your married or	Middle Name	Middle Name		
	maiden names.	Last Name	Last Name		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer	xxx - xx - 2 4 9 2 OR	xxx - xx - <u>6</u> <u>9</u> <u>9</u> <u>0</u> OR		
	Identification number (ITIN)	9xx - xx	9xx - xx		

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		en M Zimmerr een M Zimmer			Ca	se number (if known)	
			About Debto	or 1:		About Debtor 2 (S	Spouse Only in a Joint Case):
4.	Any business and Employer		✓ I have r	not used any business n	ames or EINs.	✓ I have not use	ed any business names or EINs.
	Identification I (EIN) you have the last 8 year	used in	Business name)		Business name	
	Include trade n	ames and	Business name)		Business name	
	doing business	as names	Business name)		Business name	
			EIN			EIN	
			EIN			EIN	
5.	Where you live	9				If Debtor 2 lives a	t a different address:
			133 Joshu			-	
			Number Str	eet		Number Street	
			Denton		6209	-	
			City	State Z	IP Code	City	State ZIP Code
			Denton County			County	
				ve, fill it in here. Note to dany notices to you at ess.			in here. Note that the court es to you at this mailing
			Number Str	eet		Number Street	
			P.O. Box			P.O. Box	
			City	State Z	IP Code	City	State ZIP Code
6.	Why you are c	-	Check one:			Check one:	
	bankruptcy		petition,	e last 180 days before fi , I have lived in this distr any other district.	-	7	180 days before filing this re lived in this district longer ther district.
				another reason. Explain B U.S.C. § 1408.)		I have anothe (See 28 U.S.0	er reason. Explain. C. § 1408.)
P	art 2: Tell	the Court Ab	out Your Ba	nkruptcy Case			
7.	The chapter of Bankruptcy Co	ode you		For a brief description of (Form 2010)). Also, go			.S.C. § 342(b) for Individuals Filing appropriate box.
	are choosing t under	o nie	Chapter 7				
			☐ Chapter 1	I 1			
			☐ Chapter 1	12			
			Chapter 1	13			

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Debtor 1 Stephen M Zimmerman Kathleen M Zimmerman		Case number (if known)							
8.	How you will pay the fee	☑	I will pay the entire fee when I file my petition. Please check with the clerk's office in your court for more details about how you may pay. Typically, if you are paying the fee yourself, y pay with cash, cashier's check, or money order. If your attorney is submitting your payment of behalf, your attorney may pay with a credit card or check with a pre-printed address.						elf, you may
			I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).						
			By law, a than 1500 fee in ins	st that my fee be waiv a judge may, but is not 0% of the official pover stallments). If you cho see Waived (Official For	required to, waive ty line that applies ose this option, yo	your fee to your four four four must find	e, and may do amily size and ill out the App	so only if your ind d you are unable	come is less to pay the
9.	Have you filed for	$\overline{\mathbf{Q}}$	No						
	bankruptcy within the last 8 years?		Yes.						
		Dist	rict			When		Case number _	
		Dist	rict			When	M / DD / YYYY	Case number _	
		Dist	rict			When	M / DD / YYYY	Case number _	
10.	Are any bankruptcy		No						
	cases pending or being filed by a spouse who is		Yes.						
	not filing this case with you, or by a business	Deb	tor				_ Relationsh	ip to you	
	partner, or by an affiliate?	Dist	rict				M / DD / YYYY		
		Deb	tor				_ Relationsh	ip to you	
		Dist	rict			When	M / DD / YYYY	Case number, _ if known	
11.	Do you rent your residence?			o to line 12. las your landlord obtair	ned an eviction jud	Igment a	gainst you?		
				No. Go to line 12. Yes. Fill out Initial and file it as part of			on Judgment /	Against You (Forr	n 101A)

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Debtor 1 Stephen M Zimmer Mathleen M Zimmer Kathleen M Zimmer					Case number	(if known)		
Pa	art 3: Report About Ar	ıy Bı	usine	sses You Own as a	Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business?			Go to Part 4. Name and location of bu	usiness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Name of business, if any Number Street				
	If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.			Health Care Busin Single Asset Real Stockbroker (as de	box to describe your business ness (as defined in 11 U.S.C. Estate (as defined in 11 U.S efined in 11 U.S.C. § 101(53/ r (as defined in 11 U.S.C. § 1	§ 101(27A)) .C. § 101(51B)) A))	ZIP Co	de
Cha _l Banl	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business	can mos	set ap st rece	opropriate deadlines. If y nt balance sheet, statem	the court must know whether rou indicate that you are a sm ent of operations, cash-flow st exist, follow the procedure in	all business del statement, and f	btor, you federal in	must attach your come tax return
	debtor?	$\overline{\mathbf{V}}$	No.	I am not filing under Ch	napter 11.			
	For a definition of small business debtor, see		No.	I am filing under Chapte the Bankruptcy Code.	er 11, but I am NOT a small b	ousiness debtor	accordin	g to the definition in
	11 U.S.C. § 101(51D).		Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				he definition in the
Pa	Report If You Ov	vn o	r Hav	e Any Hazardous P	roperty or Any Proper	ty That Need	ds Imm	ediate Attention
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or		No Yes.	What is the hazard?				
	safety? Or do you own any property that needs immediate attention?			If immediate attention is	s needed, why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?			Where is the property?	Number Street			
					City		State	ZIP Code

Debtor 1	Stephen M Zimmerman		
Debtor 2	Kathleen M Zimmerman	Case number (if known)	

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

You must check one: I received a briefing from an approved credit

About Debtor 1:

counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

credit counseling because of:						
☐ Incapacity.	I have a mental illness or a mental deficiency that makes me					

☐ I am not required to receive a briefing about

incapable of realizing or making rational decisions about finances.

 □ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

> through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. About Debtor 2 (Spouse Only in a Joint Case): You must check one:

 I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

 □ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefi	ng about
credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

 □ Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-41760 Doc 1 Filed 08/07/18 Entered 08/07/18 14:51:33 Desc Main Document Page 6 of 17

Debtor 1 Debtor 2		Stephen M Zimmerman Kathleen M Zimmerman					Case number (if known)			
P	art 6:	Answer These C	Questi	ions f	for Reporting Pเ	ırpos	ses			
16.	What k have?	ind of debts do you	16a.			-	sumer debts? Consumer de rimarily for a personal, family,		re defined in 11 U.S.C. § 101(8) usehold purpose."	
			16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17.						
			16c.	c. State the type of debts you owe that are not consumer or business debts.						
17.	17. Are you filing under Chapter 7?			No. I am not filing under Chapter 7. Go to line 18.						
	any exc exclude admini are pai availab	estimate that after empt property is ed and strative expenses d that funds will be ble for distribution ecured creditors?		Yes.	-	•	•	-	xempt property is excluded and to distribute to unsecured creditors?	
18.		any creditors do timate that you		1-49 50-99 100-1 200-9	99		1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000	
19.		uch do you te your assets to th?		\$100,	0,000 01-\$100,000 001-\$500,000 001-\$1 million		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20.		uch do you te your liabilities to		\$100,	0,000 01-\$100,000 001-\$500,000	1000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion	

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Debtor 1 Debtor 2	Stephen M Zimme Kathleen M Zimme		Case number (if known)				
Part 7:	Sign Below						
For you		I have examined this petition, and I declare and correct.	under penalty of perjury that the information provided is true				
		•	n aware that I may proceed, if eligible, under Chapter 7, 11, 12, rstand the relief available under each chapter, and I choose to				
			y or agree to pay someone who is not an attorney to help me ad the notice required by 11 U.S.C. § 342(b).				
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
		•	realing property, or obtaining money or property by fraud in t in fines up to \$250,000, or imprisonment for up to 20 years, 3571.				
		X /s/ Stephen M Zimmerman	X /s/ Kathleen M Zimmerman				
		Stephen M Zimmerman, Debtor 1	Kathleen M Zimmerman, Debtor 2				
		Executed on 08/07/2018	Executed on 08/07/2018				

MM / DD / YYYY

MM / DD / YYYY

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Debtor 1 Debtor 2	Stephen M Zimme Kathleen M Zimm		Case number (if kno	own)					
For your a	ttorney, if you are ed by one	eligibility to proceed under Ch	the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about gibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the lief available under each chapter for which the person is eligible. I also certify that I have delivered to						
•	not represented by y, you do not need page.	the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.							
		X /s/ Holly B Guelich Signature of Attorney for D		te 08/07/2018 MM / DD / YYYY					
		Signature of Attorney for b	PEDIOI	WIWI / DD / TTTT					
		Holly B Guelich							
		Printed name							
		Holly B. Guelich							
		Firm Name							
		12880 Hillcrest Rd., Su	uite J233						
		Number Street							
		Dallas	тх	75230					
		City	State	ZIP Code					
		Contact phone (214) 52	2-3669 Email address holl	yguelich@sbcglobal.net					
		08567150	TX						
		Bar number	State						

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

In re	Stephen M Zimmerman	Case No.	
	Kathleen M Zimmerman	Chapter	13
	DISCLOSURE OF COMPENSATIO	N OF ATTORNEY FOR	DEBTOR

			DISCI OSLIDI	= 01	COMPENSATION OF ATTORNE	V EOD DERTOR	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above name that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paservices rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bais as follows:							
	For	For legal services, I have agreed to accept					
	Prior to the filing of this statement I have received					\$190.00	
	Bal	ance D	ue			\$3,310.00	
2.	The	The source of the compensation paid to me was: ☑ Debtor ☐ Other (specify)					
3.	The	e source of compensation to be paid to me is:					
		$\overline{\checkmark}$	Debtor		Other (specify)		
4.	☑	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.						
5.	In r	eturn fo	or the above-disclosed	fee, I	have agreed to render legal service for all aspe	ects of the bankruptcy case, including:	

- ıg:
 - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

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B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

08/07/2018 /s/ Holly B Guelich

Date Holly B Guelich

Holly B. Guelich 12880 Hillcrest Rd., Suite J233

Dallas, TX 75230

Phone: (214) 522-3669 / Fax: (214) 522-0085

Bar No. 08567150

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: Stephen M Zimmerman CASE NO

Kathleen M Zimmerman

CHAPTER 13

VERIFICATION OF MAILING LIST

true and correct to the best of my knowledge. I also certify that the attached mailin	
[] is the first mailing list filed in this case.	
[] adds entities not listed on previously filed mailing list(s).	
[] changes or deletes or corrects names and address on previously filed mail	ling lists.

/s/ Holly B Guelich

Holly B Guelich 08567150 Holly B. Guelich 12880 Hillcrest Rd., Suite J233 Dallas, TX 75230 (214) 522-3669 Alliance One 4850 Street Road Suite 300 Trevose, PA 19053

Ally Financial PO Box 380901 Minneapolis, MN 55438

Alpha Recovery Group 6912 S Quentin St Unit 10 Centennial, CO 80112

Baylor College Of Dentistry PO Box 660677 Dallas, TX 75266

Birchland Market PO Box 2817 Monroe, WI 53566

Capital One PO Box 30285 Salt Lake City, UT 84130-0285

Capital One Payroll Svs T012077-0470 15020 Capital One Dr Richmond, VA 23238

Carey D. Ebert Chapter 13 Trustee PO Box 941166 Plano, TX 75094-1166

Central Credit Services 9550 Regency Square Blvd Jacksonville, FL 32225 Clear Balance PO Box 927830 San Diego, CA 92192

Diversified Healtcare/Baylor PO Box 830808 Richardson, TX 75083-0808

ERC
PO Box 57610
Jacksonville, FL 32241

GLEL PO Box 7860 Madison, WI 53707-7860

GLELSI PO Box 7860 Madison, WI 53707-7860

Heltzberg c/o Capital One Retail Services PO Box 30257 Salt Lake City, UT 84130

Holly B. Guelich 12880 Hillcrest Rd., Suite J233 Dallas, TX 75230

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Internal Revenue Service 1100 Commerce St, MC5026DAL Dallas, TX 75242 Kathleen M Zimmerman 133 Joshua St Denton, TX 76209

Kohl's PO Box 3043 Milwaukee, WI 53201-3043

Masseys PO Box 2822 Monroe, WI 53566

Medical CIty Dallas PO BOx 740782 Cincinnati, OH 45274-0782

Merrick Bank PO Box 9201 Old Bethpage, NY 11804

Midland Funding 2365 Northside Drive Suite 300 San Diego, CA 92108

Monarch recovery 3260 Tillman Dr., Suite 75 Bensalem, PA 19020

NES 2479 Edison Blvd Unit A Twinsburg, OH 44087

NPAS Solutions LLC PO Box 99400 Louisville, KY 40269 NTB Credit Plan PO Box 6403 Sioux Falls, SD 57117-6403

Paramount Recovery Systems 7524 Bosque Blvd Suite L Woodway, TX 76712

Paypal PO Box 5138 Timonium, MD 21094

Portfolio Recovery Associates 120 Corporate Blvd Norfolk, VA 23502

Prosper Funding LLC 221 Main Street Suite 300 San Francisco, CA 94105

Rausch, Sturm et al 15660 N Dallas Pkwy Suite 350 Addison, TX 75248

RPM 20816 44th Ave W Lynnwood, WA 98036

Scott & Associates PC PO Box 115220 Carrollton, TX 75011-5220

Sears
PO Box 6283
Sioux Falls, SD 57117-6283

Stephen M Zimmerman 133 Joshua St Denton, TX 76209

SYNCB PO Box 965061 Orlando, FL 32896-0061

SYNCB/Belk PO Box 965060 Orlando, FL 32896-5060

SYNCB/JC Penney PO Box 965064 Orlando, FL 32896-5064

SYNCB/Sams
PO Box 965060
Orlando, FL 32896-5060

SYNCB/Walmart PO Box 965060 Orlando, FL 32896-5060

Target Visa PO BOx 673 Minneapolis, MN 55440-0673

True Accord 303 2nd St Suite 750 San Francisco, CA 94107

TX Comptroller of Public Accounts Revenue Accting Div-Bankrupt Sect PO Box 13528 Austin, TX 78711-5328 U.S. Attorney (IRS) 110 N. Spring, Suite 700 Tyler, TX 75702

U.S. Attorney General Department of Justice 10th & Constitution Ave, NW Washington, DC 20530-0001

U.S. Trustee 1100 N. College St, Suite 300 Tyler, TX 75702-7231

United Collection Bureau 5620 Southwyck Blvd., Suite 206 Toledo, OH 43614

US Bank Home Mortgage PO Box 21948 Eagan, MN 55121

Wells fargo PO Box 10347 Des Moines, IA 50306-0347

Wise regional Health System 2000 S FM 51 Decatur, TX 76234